

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

**Document:** EBSA-2010-0050-DRAFT-7216

Comment on FR Doc # 2015-08831

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## Submitter Information

**Name:** Jonathan Limpert

**Address:**

1616n president st  
Wheaton, IL, 60187

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## General Comment

This rule is poorly thought out.

I have taken the time to educate myself on using options to decrease risk, not increase it, while gaining a steady if not spectacular return.

I urge you not to limit the use of options in retirement accounts. You need us to use our skills to be self sufficient. Don't restrict us from doing so.

Thank you.